

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|-------------------------|--|-------------------------|-------------------|
| Application No.: | 09/841,756 | Group Art Unit: | 3626 |
| Applicant(s): | Michael Schoenbaum, et al. | Examiner: | Robert W. Morgan |
| Filing Date: | April 24, 2001 | Docket No.: | 6847-127/10100727 |
| Title: | Health Cost Calculator/Flexible Spending Account Calculator | Customer No.: | 000167 |
| | | Confirmation No. | 6868 |

MAIL STOP: AMENDMENT
Commissioner for Patents
Post Office Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL REPLY UNDER 37 C.F.R. 1.111

Dear Sir:

In response to the Office Action of February 28, 2007, and supplemental to the Reply filed May 29, 2007, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.